



Order Filed on February 8, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

KML Law Group, P.C.  
By: Denise Carlon, Esquire  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
Attorneys for Secured Creditor: Rocket Mortgage,  
LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans  
Inc

In Re:  
John C. Jamer and Kimberly Vaughan-Jamer  
Debtors

Case No.: 22-19812 CMG  
Hearing Date: 2/1/2023 10:00am

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 8, 2023**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Page 2

Debtors: John C. Jamer and Kimberly Vaughan-Jamer

Case No.: 22-19812 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc, holder of a mortgage on real property located at 82 Ridge Road, Hackettstown, NJ, 07840, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esquire, attorney for Debtors, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful by June 1, 2023, or as may be extended by modified plan Debtor is responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It **ORDERED, ADJUDGED and DECREED** that Debtors shall make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending;

It **ORDERED, ADJUDGED and DECREED** that The trustee is not to pay the arrears while the loan modification is pending;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It **ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue;

It **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor reserves the right to object to any modified plan;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.